

Office of the County Treasurer Trisha Nesbitt, Treasurer

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FINANCIAL HARDSHIP POLICY

Michigan law requires property tax bills from 2019 and prior years to be paid by March 31, 2022 or the property will be foreclosed. The Van Buren County Treasurer is dedicated to working with taxpayers to keep them in their homes and get current on their tax bills.

Applicant Conditions:

- Complete the Financial Hardship Application
- Applicant must own the property upon which an extension is sought or demonstrate that they serve as a duly authorized representative of such owner
- Agree to a payment plan. Plans may include one or more of the following:
 - o Tax payment assistance from an agency such as MDHHS
 - o Pending sale or refinancing of the property
 - o Installment payment plan
- Applicants must disclose the hardship condition that affects their ability to pay taxes. Proof of such hardship may be requested. Hardships may include but are not limited to the following involuntary hardships:
 - o Unemployment or underemployment
 - o Illness or out of pocket medical expense
 - o One-time critical expense
- Applicants must have complied with the terms of any previous hardship extensions granted by the Van Buren County Treasurer's Office
- The property must be in compliance with local code. The County Treasurer will NOT consider properties that are dangerous buildings, condemned, or vacant/boarded.
- We may request additional information such as:
 - o Photo ID
 - Valid mortgage, deed, or land contract
 - o Verification of income or assets

- o Federal income tax returns
- Proof of any needs-based state or federal assistance

What if I am approved?

The Treasurer will document the agreed upon payment plan on the Hardship form and sign the document. You will be withheld from foreclosure for <u>one year</u>. During that year, *interest, fees, and additional expenses will continue to accrue on the parcel and will increase your liability*.

What if I am denied?

Taxes from 2019 and prior years must be paid by the end of business on March 31, 2022, or ownership of the property is transferred to the County Treasurer. Foreclosure is final.